

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 AnnMarie Filice
 Silvano Filice
 Debtors

Case No. 20-11247-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Belinda
 Form ID: 318

Page 1 of 2
 Total Noticed: 38

Date Rcvd: Jun 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2020.

db/jdb
 14475009 +AnnMarie Filice, Silvano Filice, 136 Lismore Avenue, Glenside, PA 19038-4011
 14475007 +AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287
 14475011 +Alderfer Glass Co., Inc., PO Box 70, Telford, PA 18969-0070
 Coastal Ear, Nose & Throat Surgeons, 984 First Colonial Road, #302,
 Virginia Beach, VA 23454-3196
 14475022 +Comenitycapital/fntgt, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 14475023 +Comenitycapital/impcc, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 14475025 +Comenitycapital/tile, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
 14475027 Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
 14475029 +EVMS Medical Group, Surgery, PO Box 936, Norfolk, VA 23501-0936
 14475028 Emergency Physicians of Tidewater PC, PO Box 603325, Charlotte, NC 28260-3325
 14475030 +First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205,
 Cleveland, OH 44122-5662
 14475032 Hampton Roads Radiology Associates, PO Box 844555, Boston, MA 02284-4555
 14475034 Lincare Inc, PO Box 105760, Atlanta, GA 30348-5760
 14475038 Sentara, PO Box 791468, Baltimore, MD 21279-1468
 14475039 Sentara Healthcare, PO Box 117276, Atlanta, GA 30368-7276

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jun 24 2020 05:42:43 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Jun 24 2020 05:42:36 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14475008 +EDI: AMEREXPR.COM Jun 24 2020 09:03:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
 El Paso, TX 79998-1540
 14475010 +EDI: TSYS2.COM Jun 24 2020 09:03:00 Barclays Bank Delaware, Attn: Bankruptcy,
 Po Box 8801, Wilmington, DE 19899-8801
 14475012 +EDI: WFNNB.COM Jun 24 2020 09:03:00 Comenity Bank/Jessica London, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14475013 +EDI: WFNNB.COM Jun 24 2020 09:03:00 Comenity Bank/Lane Bryant, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14475014 +EDI: WFNNB.COM Jun 24 2020 09:03:00 Comenity Bank/Overstock, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14475015 +EDI: WFNNB.COM Jun 24 2020 09:03:00 Comenity Bank/Pier 1, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14475016 +EDI: WFNNB.COM Jun 24 2020 09:03:00 Comenity Bank/Pottery Barn, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14475017 +EDI: WFNNB.COM Jun 24 2020 09:03:00 Comenity Bank/Restoration Hardware,
 Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 14475018 +EDI: WFNNB.COM Jun 24 2020 09:03:00 Comenity Bank/Wayfair, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14475019 +EDI: WFNNB.COM Jun 24 2020 09:03:00 Comenity Capital Bank/HSN, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14475020 +EDI: WFNNB.COM Jun 24 2020 09:03:00 Comenity/Crate & Barrell, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14475021 +EDI: WFNNB.COM Jun 24 2020 09:03:00 Comenitybank/West Elm, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14475024 +EDI: WFNNB.COM Jun 24 2020 09:03:00 Comenitycapital/mrsota, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14475031 E-mail/Text: nwilliamson@foundationfinance.com Jun 24 2020 05:43:51
 Foundation Finance Company, Attn: Bankruptcy, Po Box 437, Schofield, WI 54476
 14475033 +EDI: IRS.COM Jun 24 2020 09:03:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 14475035 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 24 2020 05:44:36
 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,
 Greenville, SC 29603-0497
 14475036 +EDI: DAIMLER.COM Jun 24 2020 09:03:00 Mercedes-Benz Financial Services,
 Attn: Bankruptcy Dept, Po Box 685, Roanoke, TX 76262-0685
 14475037 EDI: PRA.COM Jun 24 2020 09:03:00 Portfolio Recovery, Attn: Bankruptcy,
 120 Corporate Blvd, Norfolk, VA 23502
 14477993 +E-mail/Text: RVSVCBICNOTICEL@state.pa.us Jun 24 2020 05:40:57
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
 Harrisburg, PA 17128-0946
 14475040 +EDI: SWCR.COM Jun 24 2020 09:03:00 Southwest Credit Systems, 4120 International Parkway,
 Carrollton, TX 75007-1958
 14475041 +EDI: VERIZONCOMB.COM Jun 24 2020 09:03:00 Verizon Wireless, Attn: Verizon Bankruptcy,
 500 Technology Dr, Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 23

District/off: 0313-2

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14475026 Crown Asset Management LLC
smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2020 at the address(es) listed below:

BRAD J. SADEK on behalf of Joint Debtor Silvano Filice brad@sadeklaw.com, bradsadek@gmail.com
BRAD J. SADEK on behalf of Debtor AnnMarie Filice brad@sadeklaw.com, bradsadek@gmail.com
GARY F. SEITZ on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com,
gfs@trustesolutions.net;Jblackford@gsbblaw.com
GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;Jblackford@gsbblaw.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>AnnMarie Filice</u>	Social Security number or ITIN	xxx-xx-5054
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u>Silvano Filice</u>	Social Security number or ITIN	xxx-xx-0059
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **20-11247-jkf**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

AnnMarie Filice

Silvano Filice

6/23/20

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.